Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of _ILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part	1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your f	ull name		
i F E i	governr identific your dri passpor Bring yo identific	e name that is on your ment-issued picture ation (for example, ver's license or rt). our picture ation to your meeting trustee.	Myrion First name Romaris Middle name Clark Last name	Bridgett First name Melissa Middle name Rivers Last name
			Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
ŀ		er names you sed in the last 8	First name	First name
		your married or names.	Middle name	Middle name
•	naidon	namee.	Last name	Last name
			First name	First name
			Middle name	Middle name
			Last name	Last name
) r	your S number	ne last 4 digits of ocial Security or federal	XXX - XX - 0154	XXX - XX - <u>1376</u> OR
		ual Taxpayer cation number	9xx - xx	9xx - xx

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Document Clark Myrion Romaris Debtor 1 Case Number (if known) Last Name

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	Business name Business name EIN EIN
5.	Where you live	3402 W Carroll Ave Number Street	If Debtor 2 lives at a different address: Number Street
		Chicago IL 60624 City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street P.O. Box City State ZIP Code	City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address. Number Street P.O. Box City State ZIP Code
6.	Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408

Debtor 1 Myrion Romaris Document Clark Page 3 of 64

Case Number (if known)

Last Name

Pa	Tell the Court About Your	Bankruptcy C	ase				
7.	The chapter of the Bankruptcy Code you are choosing to file under		ankruptcy (Form 20 er 7 er 11 er 12	•		equired by 11 U.S.C. § 342(b) for page 1 and check the appropriate	
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. ☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.					
9.	Have you filed for bankruptcy within the last 8 years?		District ILNB District None District		When	O2/01/2017 Case Number MM / DD / YYYY Case Number MM / DD / YYYY Case Number MM / DD / YYYY	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?		District		When	Relationship to you Case Number, if k MM / DD / YYYY Relationship to you Case Number, if k MM / DD / YYYY	nown
11.	Do you rent your residence?	_	Go to line 12 Has your landlord of No. Go to line Yes. Fill out this bankrupt	e 12. Initial Statement A		nt against you? viction Judgment Against You (Fo	orm 101A) and file it with

	Case 18-0819	99 DOC 1		Entered 03/21/18 15:34:18 Page 4 of 64	Desc Main	
Debtor 1	Myrion	Romaris	Clark	Case Number (if known)		
	First Name	Middle Name	Last Name			

12.		_			
	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a	■ No. □ Yes.	Go to Part 4. Name and location of be	usiness	
	business you operate as an individual, and is not a separate legal entity such as		Name of business, if any		
a corporation, partnerhsip, LLC. If you have more than one sole proprietorship, use a separate sheed and attach to this petition.			Number Street		
			City		State Zip Code
			Check the appropriate b	box to describe your business:	
			☐ Health Care Busir	ness (as defined in 11 U.S.C. § 101(27	A))
			☐ Single Asset Real	Estate (as defined in 11 U.S.C. § 101	(51B))
			☐ Stockbroker (as d	efined in 11 U.S.C. § 101(53A))	
			☐ Commodity Broke	er (as defined in 11 U.S.C. § 101(6))	
			☐ None of the above	e	
	For a definition of small business debtor, see 11 U.S.C. § 101(51D).	_	the Bankruptcy Code.	11, but I am NOT a small business debtor a	-
Pa	Report if You Own or Ha			erty That Needs Immediate Attention	
		ve Any Hazard	ous Property or Any Prope		
14.	Do you own or have any property that poses or is	No.	What is the hazard?		
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety?	No.			
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock	No.	What is the hazard? _	needed, why is it needed?	
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own	No.	What is the hazard? _		
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	No.	What is the hazard? _		
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	No.	What is the hazard?	needed, why is it needed?	
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	No.	What is the hazard?	needed, why is it needed?	

Debtor 1

Myrion Romaris Document

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Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing	about
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Myrion Romaris Clark

Debtor 1

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	First Name	Middle Name Last Name						
Pa	t 6: Answer These Question	s for Reporting Purposes						
16.	What kind of debts do you have?		consumer debts? Consumer debts are d primarily for a personal, family, or household					
		16b. Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c.						
		Yes. Go to line 17.						
		16c. State the type of debts you of	owe that are not consumer debts or business	debts.				
17.	Are you filing under Chapter 7?	No. I am not filing under C	hapter 7. Go to line 18.					
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		ter 7. Do you estimate that after any exempt es are paid that funds will be available to disti	· · ·				
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000				
19.	How much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion				
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion				
Pa	Sign Below							
For	you	correct. If I have chosen to file under Chap of title 11, United States Code. I under Chap of title 11, United States Code. I under Chap of title 11, United States Code.	I declare under penalty of perjury that the information of the policy of	ole, under Chapter 7, 11,12, or 13				
			I did not pay or agree to pay someone who is					
			the chapter of title 11, United States Code, s	• •				
		——————————————————————————————————————	ment, concealing property, or obtaining mone in fines up to \$250,000, or imprisonment for d 3571.					
		/s/ Myrion Romaris C Signature of Debtor 1	·	Bridgett Melissa Rivers ature of Debtor 2				
		Executed on02/26/2018		outed on 02/26/2018 MM / DD / YYYY				

Debtor 1	Myrion	Romaris	Document Clark	Page 7 of 64	er (if known)
	First Name	Middle Name	Last Name		
•	r attorney, if you are nted by one	proceed under Cha each chapter for w 11 U.S.C. § 342(b)	apter 7, 11, 12, or 13 of title hich the person is eligible. I and, in a case in which § 7	I also certify that I have delivered to 07(b)(4)(D) applies, certify that I ha	d the debtor(s) about eligibility to explained the relief available under the debtor(s) the notice required by ve no knowledge after an inquiry that
•	re not represented ttorney, you do not	the information in t	he schedules filed with the p	petition is incorrect.	
need to	file this page.	✗ /s/ Ricardo Gomez		Date	Date: 03/19/2018
		Signature of A	Attorney for Debtor		MM / DD / YYYY
		Ricard	o Gomez		
		Printed name	<u> </u>		

IL

State

IL

State

Email address

60603

ZIP Code

ndil@geracilaw.com

Geraci Law L.L.C.

55 E. Monroe St., #3400

Contact Phone __312-332-1800

Firm name

Number Street

Chicago

6322543

Bar number

City

Fill in this information to identify your case:							
Debtor 1	Myrion	Romaris	Clark				
	First Name	Middle Name	Last Name				
Debtor 2	Bridgett	Melissa	Rivers				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)							
Case Number	·		_				
(If known)							

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	<u> </u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 13,575
1c. Copy line 63, Total of all property on Schedule A/B	\$ 13,575
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$20,181
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0 \$34,860
Part 8: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$3,186.70
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$3,175.27

Debtor 1 Myrion Romaris Clark Case Number (if known) Last Name

| Page 9 of 64 | Case Number (if known) | Case Number (if

Part 4: Answer These Questions for Administrative and Statistical Records					
6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes					
 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U Your debts are not primarily consumer debts. You have nothing to report on this part of the form this form to the court with your other schedules. 	.S.C. § 159.				
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	Official \$ 3,056.79				
9. Copy the following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : From Part 4 of Schedule E/F, copy the following:	Total claim				
9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>				
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_0.00				
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00				
9d. Student loans. (Copy line 6f.)	\$_0.00				
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_0.00				
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00				
9g. Total. Add lines 9a through 9f.	\$_0.00				

Fill in this inf	Caco 19 091 ormation to identify you			Entered 03/21/18 0 of 64	3 15:34:18	Desc I	Main	
5	Myrion	Romaris	Clark					
Debtor 1	First Name	Middle Name	Last Name					
Debtor 2	Bridgett	Melissa	Rivers					
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the :	NORTHERN Dist				_		
Case Number			(State)			_	heck if this i	
(If known)	4004/D					а	mended filin	g
	orm 106A/B	4						
	A/B: Proper							12/15
ategory where esponsible for s ages, write you	you think it fits best. Be supplying correct inform ir name and case numbe	as complete and nation. If more sp er (if known). Ans	an asset only once. If an asset accurate as possible. If two made is needed, attach a separativer every question. Other Real Esate You Own or Ha	arried people are filing toget te sheet to this form. On the	her, both are equal	ly		
No. Yes.	Describe	•	n any residence, building, land your entries fro Part 1, includin					
			·					\$0.00
Part 2: D	escribe Your Vehicles							
	trucks, tractors, sport u		also report it on Schedule G: Ex	ecutory Contracts and Unexp	ured Leases.			
М	ake:	Jeep	Who has an interest in the	property? Check one.	Do not deduct s			
М	odel:	Patriot	Debtor 1 only		the amount of a Creditors Who	•		
Ye	ear:	2008	Debtor 2 only Debtor 1 and Debtor 2 only	N/	Current value	of the	Current valu	e of the
Aj	oproximate Mileage:	140,000	At least one of the debtors		entire property	/?	portion you	own?
O	ther information:				\$	500.00	\$	500.00
Ir	noperable		Check if this is communications instructions)	unity property (see				
М	ake:	Dodge	Who has an interest in the	property? Check one.	Do not deduct s	ecured claims	s or exemptions	. Put
М	odel:	Charger	Debtor 1 only		the amount of a	•		
Ye	ear:	2008	Debtor 2 only		Current value		Current value	
A	oproximate Mileage:	110,000	Debtor 1 and Debtor 2 only	-	entire property	/?	portion you	own?
	ther information:		At least one of the debtors	and another	\$	7,025.00	\$	7,025.00
	008 Dodge Charger with	over 110,000	Check if this is commu	unity property (see				
Examples: R No. Yes. Add the dollar	Boats, trailers, motors, perso Describe ar value of the portion year	ou own for all of	ecreational vehicles, other vehi g vessels, snowmobiles, motorcycle a your entries fro Part 2, includin	accessories og any entries for pages	·->			\$ 7,525.00

Official Form 106A/B Record # 758279 Schedule A/B: Property Page 1 of 6

Debtor 1

Myrion

Case 18-08199

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Desc Main

First Name

Middle Name

Document Last Name

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F	art 3:	Describe Your Pe	rsonal and Household Items	
Do	you own o	or have any legal	or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions
06.		d goods and furn : Major appliances, t	nishings furniture, linens, china, kitchenware	
	Yes.	Describe	Bedroom set \$200	\$
07.		: Televisions and ra	dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games	
	Yes.	Describe	TV, stereo, tablet, video game system, video games, cell phone \$600	\$600.00
08.	Examples stamp, co	in, or baseball card	nes; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles	
00	Yes.		habbita	\$0.00
09.	Examples	nt for sports and : Sports, photograph :s; carpentry tools; n	nic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes	
	Yes.	Describe		\$0.00
10.	No.		guns, ammunition, and related equipment	
44	Yes.	Describe		\$0.00
11.	Examples No.		furs, leather coats, designer wear, shoes, accessories	
	Yes.	Describe	Everyday clothes, shoes, work boots, accessories \$150	\$ 150.00
12.	Jewelry Examples gold, silve No.		costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	
	Yes.	Describe	Wedding rings, Costume jewelry, watch \$2,000	\$ 2,000.00
13.	Non-farm Examples No.	animals : Dogs, cats, birds, h	norses	<u> </u>
	Yes.	Describe	Cat, 3 fish \$0	\$ 0.00
14.	Any other	personal and ho	busehold items you did not already list, including any health aids you did not list	
	Yes.	Describe	books, CDs, DVDs & Family Photos \$100	\$100.00
			of your entries from Part 3, including any entries for pages you have attached er here	\$3,050.00
	.s. raits.	- Frite triat Huilli		

Debtor 1

Myrion

Case 18-08199

Doc 1

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Desc Main

First Name Middle Name

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-1160 03/51/18	
- Döcument	

	Part 4: Describe Four Financial Assets	
Do	o you own or have any legal or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions
16.	 Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No. Yes. Describe 	
17.	Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.	\$ <u>0.0</u> 0
	Yes. Describe Account Type: Institution name: Checking Account Wells Fargo	\$3,000.00 \$3,000.00
18.	Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No.	\$ <u> </u>
19.	Yes. Describe Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in	\$0.00
	No. Yes. Describe Name of Entity and Percent of Ownership:	\$ <u> </u>
20.	No. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.	
21.	Yes. Describe Issuer name: Retirement or pension accounts	\$0.00
	Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No. Yes. Describe Type of account and Institution name:	
22.	Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company	\$0.00
	Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No. Yes. Describe Institution name or individual:	
23.	Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No.	\$ <u>0.0</u> 0
	Yes. Describe Issuer name and description:	\$0.00
24.	Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No.	
٥.	Yes. Describe Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	\$0.00
2 5.	. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. Yes. Describe	
26.	Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No.	\$0.00
	Yes. Describe	\$0.00

Doc 1

Case 18-08199 Desc Main Debtor 1 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses Yes Describe..... 0.00 Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions 28. Tax refunds owed to you Yes. Describe.... 0.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No. Describe..... 0.00 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No. Yes. Describe..... 0.00 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary: Yes. Describe..... Term life insurance \$0 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Yes. Describe..... 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. Yes. Describe..... Joint-debtor believes she may have potential claim against University of Illinois, Chicago. Joint-debtor is receiving treatment at Rush University and has not hired an attorney. 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights No. Describe..... Yes. 0.00 35. Any financial assets you did not already list Nο Yes. Describe..... 0.00 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$3,000.00 Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Current value of the

portion you own?

Case 18-08199 Romaris Filed 03/21/18 Doc 1 Myrion

Entered 03/21/18 15:34:18 Page 14 of 64 Humber (if known) Desc Main Document Last Name First Name Middle Name

38.	Accounts	receivable or co	mmissions you already earned		
	No.				
	Yes.	Describe			
	0.00			\$0.00	0
39.	-	-	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices		
	No.	Dusiness-related C	omputers, software, moderns, printers, copiers, rax macrimes, rugs, telephones, desks, chairs, electronic devices		
	Yes.	Describe		1	
	103.	Describe		\$ 0.00	0
40.	Machinery	, fixtures, equip	ment, supplies you use in business, and tools of your trade		
	No.				
	Yes.	Describe			
	_			\$0.00	0
41.	Inventory				
	No.				
	Yes.	Describe			
				\$0.00	0
42.	_	n partnerships o			
	No.		Name of Entity and Percent of Ownership:		
	Yes.	Describe			_
42	Customor	liata mailina lia	ts, or other compilations	\$0.00	J
43.		iists, mailing iis	is, or other compliations		
	No.	Daniella		1	
	Yes.	Describe		\$ 0.00	n
44.	Anv busin	ess-related prop	erty you did not already list	Ψ	•
	No.		, ,		
	Yes.	Describe		1	
		20001120		\$0.00	0
				1	
45.	Add the do	llar value of all	of your entries from Part 5, including any entries for pages you have attached		_
	for Part 5.	Write that numb	er here>	\$ 0.00	0
F	GII 6 GI		m- and Commercial Fishing-Related Property You Own or Have an Interest In.		
46		-	ve an interest in farmland, list it in Part 1.		_
40.	No.	ii or nave any ie	gal or equitable interest in any farm- or commercial fishing-related property?		
	=	Daniella			
	Yes.	Describe		\$ 0.00	n
47.	Farm anim	als		Ψ	•
		Livestock, poultry,	farm-raised fish		
	No.				
	Yes.	Describe			
				\$0.00	0
48.	Crops—eit	her growing or	harvested		
	No.				
	Yes.	Describe			
				\$0.00	0
49.	_	fishing equipme	nt, implements, machinery, fixtures, and tools of trade		
	No.			1	
	Yes.	Describe			^
En	Farm and	fichina cumplica	chemicals, and feed	\$0.00	J
30.	No.	naming aupplies	viigiiiivais, aliu iddu		
	=	Dogoribo		1	
	Yes.	Describe		\$ 0.00	0

Debtor 1 Myrion Case 18-08199 Doc 1 Filed 03/21/18 Entered 03/21/18 15:34:18 Desc Main Page 15 of the Company o

51. Any farm- and commercial fishing-related property you did not already list No.		
Yes. Describe		\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for Part 6. Write that number here		\$0.00
Describe All Property You Own or Have an Interest in That You Did No	ot List Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number he	ere>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 7,525.00	
57. Part 3: Total personal and household items, line 15	\$ 3,050.00	
58. Part 4: Total financial assets, line 36	\$ 3,000.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 13,575.00	\$ 13,575.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$13,575.00

Official Form 106A/B Record # 758279 Schedule A/B: Property Page 6 of 6

Fill in this in	formation to identif	y your case:	
Debtor 1	Myrion	Romaris	Clark
	First Name	Middle Name	Last Name
Debtor 2	Bridgett	Melissa	Rivers
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	ne : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	emptions are you claiming? Che ming state and federal nonbankrup			
You are clai	ming federal exemptions. 11 U.S.C	C. § 522(b)(2)		
For any propert	ry you list on <i>Schedule A/B</i> that y	ou claim as exempt, fill in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2008 Jeep Patriot with over 140,000 miles	\$_ 500	\$_0	735 ILCS 5/12-1001(c)
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	2008 Dodge Charger with over 110,000 miles	\$_ 7,025	\$ <u>2,400</u>	735 ILCS 5/12-1001(c)
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Bedroom set	\$_200	\$200	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	TV, stereo, tablet, video game system, video games, cell phone	\$_600	\$_600	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit	
Official Form 1060	Record # 758279	Schadulo C: T	he Property You Claim as Exempt	Page 1 of 2

Romaris

Dogument

Page 17 of 64 Case Number (if known)

Debtor 1 Myrion

First Name

Middle Name

Last Name

Part 2	tional Page			
	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Everyday clothes, shoes, work boots, accessories	\$ <u>150</u>	\$150	735 ILCS 5/12-1001(a),(e)
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Brief description:	Wedding rings, Costume jewelry, watch	\$_2,000	\$ _ 2,000	735 ILCS 5/12-1001(a),(e)
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Brief description:	books, CDs, DVDs & Family Photos	\$_ 100	\$_100	735 ILCS 5/12-1001(a)
Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, Wells Fargo, 3,000.00	\$_3,000	\$_3,000	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Joint-debtor believes she may have potential claim against	\$Unknown	\$15,000	735 ILCS 5/12-1001(h)(4)
Line from Schedule A/B:	University of Illinois, Chicago. Joint-debtor is receiving treatment 33		100% of fair market value, up to any applicable statutory limit	
3. Are vou claimin	ng a homestead exemption of more	than \$160.375?		
	stment on 4/01/19 and every 3 years		or after the date of adjustment .)	
No.				
Yes. Did you	u acquire the property covered by the	e exemption within 1,215 day	ys before you filed this case?	
□ No □ Yes.				
☐ Yes.				
Official Form 1060	Record # 758279	Schedule C: The	Property You Claim as Exempt	Page 2 of 2

Fill in this in	Case 19	2 09100 Doc	1 Filed 02/21/19	Entered 03/21/ 8 of 64	18 15:34:18	Desc Main	
				0 01 04			
Debtor 1	Myrion	Romaris	Clark				
	First Name Bridgett	Middle Name Melissa	Last Name Rivers				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
(opouse, ir iiiiig)	1 list Name	Wildle Name	Lastivanie				
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> D	istrict of <u>ILLINOIS</u> (State)			_	
Case Number	r					Check if this	s is an
(If known)						amended fi	ling
Official F	<u>orm 106D</u>						
chedule	D: Credito	rs Who Have	Claims Secured by F	Property			12/15
e as complete formation. If r	and accurate as	possible. If two marrie	d people are filing together, both	n are equally responsible f		ny	
	· •	s secured by your pro	•				
_			court with your other schedules. Yo	ou hous nothing also to ron	art an thia farm		
			ourt with your other schedules. Yo	ou have nothing else to rep	ort on this form.		
Yes. Fil	ll in all of the infor	mation below.					
Part 1:	List All Secured Cl	aims					
					Column A	Column A	Column C
			one secured claim, list the credito		Amount of claim	Value of collateral	Unsecured
		•	icular claim, list the other creditors order according to the creditors na		Do not deduct the value of collateral	that supports this claim	portion If any
2.1 Barnes	Auto		Describe the property that secur	es the claim:	\$ _10,326.42	\$ 7,025.00	\$ <u>3,301.42</u>
Creditor's	Name		2008 Dodge Charger with over	110,000 miles			
2125 N.	. Cicero						
Number	Street						
			As of the date you file, the claim	is: Check all that apply.			
Chicago	0	IL 60639	Contingent				
City		State Zip Code	☐Unliquidated☐Disputed				
Who owes	s the debt? Check o	ine	Nature of Lien. Check all that appl	v			
Debtor		nic.	An agreement you made (such a	•			
Debtor	•		car loan)				
Debtor	1 and Debtor 2 only		Statutory lien (such as tax lien, m	nechanic's lien)			
At least	one of the debtors a	and another	Judgment lien from a lawsuit				
Check	if this claim relate	s to a	Other (including a right to offset)				
	unity debt	- 10 1					
Date Debt	was incurred		Last 4 digits of account number				
2.2 Pelican	AUTO Finance L		Describe the property that secur	es the claim:	\$ <u>9,855.00</u>	\$ <u>500.00</u>	\$ 9,355.00
Creditor's			2008 Jeep Patriot with over 140	,000 miles			
9444 Fa	arnham St Ste 200 Street	<u> </u>					
Number	Street		A of the date was file the alaba	to Object all the stand			
			As of the date you file, the claim Contingent	is: Check all that apply.			
San Die	ego	CA 92123	Unliquidated				
City		State Zip Code	Disputed				
Who owes	the debt? Check o	ne.	Nature of Lien. Check all that appl	y.			
Debtor	1 only		An agreement you made (such a	s mortgage or secured			
Debtor	2 only		car loan)				
=	1 and Debtor 2 only		Statutory lien (such as tax lien, m	nechanic's lien)			
At least	one of the debtors a	and another	Judgment lien from a lawsuit				
	if this claim relate	s to a	Other (including a right to offset)				
	unity debt was incurred	2015-08-05	Last 4 digits of account number	3279			
		ur entries in Column A	on this page. Write that number		\$ <u>20,181.42</u>		

Debtor 1 Myrion Romaris Page 19 of 64 Case Number (if known)

Part 2:

List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Add the dollar value of your entries in Column A on this page. Write that number here:

\$_20,181.42

		Caso 19 09100	Doc 1	Filad 02/21/19	Entered 03/21/18 15:34:18	Desc Main	
Fill	in this inf	ormation to identify your ca	ase:		0 of 64	Dese Mair	
5	4	Myrion	Romaris	Clark			
De	otor 1	First Name	Middle Name	Last Name			
De	otor 2	Bridgett	Melissa	Rivers			
	use, if filing)	First Name	Middle Name	Last Name			
11	41 04-4 1	Danis and the Market NO	DTUEDN District	-f			
Un	ted States i	Bankruptcy Court for the : <u>NO</u>	RTHERIN_ DISTRICT	(State)			
	se Number						this is an
	(nown)					amende	d filing
<u>Offi</u>	<u>cial Fo</u>	orm 106E/F					
Sch	edule	E/F: Creditors W	ho Have U	nsecured Claims	i		12/15
ist th I/B: P redito eede op of	e other pa roperty (Cors with pa d, copy th any additi	arty to any executory contra Official Form 106A/B) and or artially secured claims that	acts or unexpired in Schedule G: Exare listed in Sch are listed in Sch number the entrice ae and case number	I leases that could result in recutory Contracts and Une redule D: Creditors Who Ha es in the boxes on the left. A	is and Part 2 for creditors with NONPRIORITY c a claim. Also list executory contracts on Schecexpired Leases (Official Form 106G). Do not incove Claims Secured by Property. If more space in Attach the Continuation Page to this page. On the	dule clude any is	
1 D	any cred	litors have priority unsecur	ed claims agains	st vou?			
5	•	to Part 2.	ou olumbo ugumo	n you.			
-	•	to Part 2.					
_ L		our priority upocaured clain	sa If a graditar be	oo mara than ana priority upo	secured claim, list the creditor separately for each	olaim For	
ea no ur	ach claim I onpriority a nsecured o	isted, identify what type of cl amounts. As much as possib claims, fill out the Continuation	aim it is. If a clain le, list the claims on Page of Part 1	n has both priority and nonpr in alphabetical order accordi . If more than one creditor ho	riority amounts, list that claim here and show bothing to the creditor's name. If you have more than olds a particular claim, list the other creditors in Pa	priority and two priority	
(1	or arr expi	anation of each type of claim	i, see the mstruct	tions for this form in the instr	Total claim	Priority	Nonpriority
						amount	amount
Par	t 2:	ist All of Your NONPRIORITY	Unsecured Claim	s			
3. D	any cred	litors have nonpriority unse	cured claims ag	ainst you?			
	No. You	u have nothing to report in th	is part. Submit th	nis form to the court with you	r other schedules.		
	Yes.						
no	onpriority u	unsecured claim, list the cred	itor separately fo	r each claim. For each claim	or who holds each claim. If a creditor has more to listed, identify what type of claim it is. Do not list litors in Part 3.If you have more than three nonpring	claims already	
cl	aims fill ou	it the Continuation Page of F	art 2.				Total claim
4.1	Ad Astra	a Recovery Serv.	Las	st 4 digits of account number			\$ <u>150.00</u>
	Creditor's N	lame 33rd St. N Ste 118		en was the debt incurred?			
	Number	Street					
			As	of the date you file, the claim	is: Check all that apply.		
	VA /2 - 1- 24 -	I/O 07		Contingent			
	Wichita		205	Unliquidated			
١		the debt? Check one.		Disputed			
	Debtor 1	only					
	Debtor 2	? only	Тур	oe of NONPRIORITY unsecure	ed claim:		
Į	Debtor 1	and Debtor 2 only	=	Student loans			
	At least	one of the debtors and another	_	Obligations arising out of a sepa			
	_	f this claim relates to a		that you did not report as priority			
		nity debt 1 subject to offest?	Ц	Debts to pension or profit-sharin	g plans, and other similar debts		
		. caspeer to enest!					
	No		-	Other. Specify Collecting fo	r Creditor		

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Case Number (if known) **Document** Myrion Romaris Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4.2 Amer Coll Co. \$<u>1,118.00</u> Last 4 digits of account number _

Creditor's Name 919 W Estes	When was the debt incurred?	
Number Street		
1000	As of the date you file the element of the element	
	As of the date you file, the claim is: Check all that apply.	
Schaumburg IL 60193	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Collecting for Creditor	
Yes Ashro		\$ 85.00
4.3	Last 4 digits of account number	\$ 65.00
Creditor's Name 1112 7th Avenue	When was the debt incurred?	
Number Street	Their was the dest incurred:	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Monroe WI 53566	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	-	
No	Other. Specify Credit Card or Credit Use	
Yes		
4.4 Big Country Electric Co0Op	Last 4 digits of account number	\$ <u>100.00</u>
Creditor's Name	When we the debt income 40	
225 W McHarg St.	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Stamford TV 70552	Contingent	
Stamford TX 79553	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	<u> </u>	
No	Other. Specify Debt Owed	
Tyes		

Doc 1 Filed 03/21/18 Entered 03/21/18 15:34:18 Desc Main Case 18-08199 Page 22 of 64 Case Number (if known) Document Myrion Romaris Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Biltmore ON THE LAKE **\$** 4,129.00 Last 4 digits of account number _____4780

Creditor's Name	When was the debt incurred? 2015-2017	
2320 W Peoria Ave Ste C1	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Phoenix AZ 85029	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
= '	rii -	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls the claim subject to offest?		
No	Other. Specify Collecting for Creditor	
Yes		
Chase Bank	Last 4 digits of account number	<u>\$ 370.00</u>
Creditor's Name		
PO Box 9001871	When was the debt incurred?	
Number Street		
	As of the determinant the the electric territory of	
	As of the date you file, the claim is: Check all that apply.	
Louisville KY 40290	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
	T. AMERICANITY	
Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes		
City of Berwyn	Last 4 digits of account number	\$_75.00
Creditor's Name	• · · · · · · · · · · · · · · · · · · ·	
6401 W. 31st St.	When was the debt incurred?	
Number Street		
Hamber Offeet		
-	As of the date you file, the claim is: Check all that apply.	
_	Contingent	
Berwyn IL 60402	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	LI Proporció	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt		
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
-	-	
No	Other. Specify Fines	
Yes		

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Case Number (if known) **Document** Myrion Romaris Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** City of Chicago Bureau Parking \$ 2.879.00

4.8 Oity of Officago Barcaa Farking	Last 4 digits of account number	\$ <u>2,070.00</u>
Creditor's Name		
121 N. LaSalle St	When was the debt incurred?	
Number Street		
Room 107		
	As of the date you file, the claim is: Check all that apply.	
Objects II 00000	Contingent	
Chicago IL 60602	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Debt Owed	
Yes		
4.9 Comcast Cable	Last 4 digits of account number	<u>\$876.00</u>
Creditor's Name		
1701 John F. Kennedy Blvd	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Philadelphia PA 19103	Unliquidated	
City State Zip Code	☐ Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Student loans	
Debtor 1 and Debtor 2 only	一	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. SpecifyCable Bill	
Yes		
4.10 Commonwealth Edison	Last 4 digits of account number	\$ <u>500.00</u>
Creditor's Name		
3 Lincoln Center 4th Floor	When was the debt incurred?	
Number Street		
Number		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Oakbrook Terrace IL 60181	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Tour or it Utility Bills/Callular Service	
Yes	Other. Specify Utility Bills/Cellular Service	

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	Creditor's Name	2010 2010	
	501 Greene St Ste 302	When was the debt incurred? 2016-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Augusta GA 30901	☐ Unliquidated	
	City State Zip Code		
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	=		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a		
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Collecting for Creditor	
	Yes		
4 12	Convergent Outsourcing Inc.	Last 4 digits of account number	\$ 673.00
4.12		Last 4 digits of decodiff fidilises	·
	Creditor's Name	Wilson was the debt in summed 2	
	PO Box 9004	When was the debt incurred?	
	Number Street		
		As of the date were filled the above to County and the day	
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Renton WA 98057	Unliquidated	
	City State Zip Code		
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	=		
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.13	Credit Management, Inc.	Last 4 digits of account number	\$ 876.00
	Creditor's Name		
	4200 International Pkwy.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Carrollton TX 75007-1906	Contingent	
		Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
		□ ·	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Cradit Card or Cradit Llag	
		Other. Specify Credit Card or Credit Use	
	l Ivon		

Record # 758279

Doc 1 Filed 03/21/18 Entered 03/21/18 15:34:18 Desc Main Case 18-08199 Page 25 of 64. **Document** Myrion Romaris Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Credit ONE BANK NA \$ 507.00 Last 4 digits of account number

4.14		Last 4 digits of account number	
С	creditor's Name	2017 2010	
<u>F</u>	Po Box 98875	When was the debt incurred? 2017-2018	
١	Number Street		
-		As of the date you file, the claim is: Check all that apply.	
١.	N/ 00400	Contingent	
<u>-</u>	Las Vegas NV 89193	Unliquidated	
	City State Zip Code	Disputed	
Wh	o owes the debt? Check one.	L Disputed	
∣ ⊔	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
I⊟	Debtor 1 and Debtor 2 only	Student loans	
_ =		Obligations arising out of a separation agreement or divorce	
ᅵ	At least one of the debtors and another		
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls t	he claim subject to offest?		
	No	Other. SpecifyCredit Card or Credit Use	
	Yes		
4.15	Credit Systems International	Last 4 digits of account number	\$ 643.00
	Creditor's Name		
	277 Country Club Ln.	When was the debt incurred?	
_	Number Street		
"	Number Sueet		
_		As of the date you file, the claim is: Check all that apply.	
		Contingent	
F	Fort Worth TX 76112	Unliquidated	
-	City State Zip Code		
Wh	o owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
_ =	-	Student loans	
_ =	Debtor 1 and Debtor 2 only		
⊔	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ΙП	Check if this claim relates to a	that you did not report as priority claims	
_	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls t	he claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
ΙП	Yes	Other Speeding	
	Creditors Discount & Audit Co.	Last 4 digits of account number	\$ 356.00
4.10	Creditor's Name		*
	115 E Main St.	When was the debt incurred?	
_			
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Number Street		
		As of the date you file, the claim is: Check all that apply.	
-		Contingent	
S	Streator IL 61364		
	City State Zip Code	Unliquidated	
	o owes the debt? Check one.	Disputed	
ΙП	Debtor 1 only		
=	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
_ =	Debtor 1 and Debtor 2 only	Student loans	
=	•		
∣ ⊔	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
_	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls t	he claim subject to offest?		
	No	Other. Specify Debt Owed	

Record # 758279

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Case Number (if known) **Document** Myrion Romaris Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4.17 DirecTV \$ 952.00 Last 4 digits of account number

Condition Name		
Creditor's Name PO Box 78626	When was the debt incurred?	
	When was the dest incurred:	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Phoenix AZ 85062	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Utility Bills/Cellular Service	
Yes		
4.18 Fifth Third Bank	Last 4 digits of account number	\$ <u>800.00</u>
Creditor's Name		
38 Fountain Sq. Plaza	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Cincinnati OH 45263	☐ Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
No	Overdreft Account	
Yes	Other. Specify Overdraft Account	
First Drawies DANK	Last 4 digits of account numberNULL	\$ 816.00
4.19 FIRST Premier BANK Creditor's Name	Last 4 digits of account number	<u> </u>
601 S Minnesota Ave	When was the debt incurred? 2017-2017	
Number Street		
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Ciarri Falla CD 57404	Contingent	
Sioux Falls SD 57104	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
	T. CHOUDDING TO	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify Credit Card or Credit Use	
Yes		

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Case Number (if known) Document Romaris Myrion Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Grace Finance Inc. dba CNAC \$ 10,217.20 Last 4 digits of account number Creditor's Name 2016-05-28 PO BOX 704 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 85211 Mesa ΑZ Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Deficiency, Repo'd/Surr'd Auto Yes MBB **\$** 113.00 Last 4 digits of account number Creditor's Name 2017-2017 1460 Renaissance Dr When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Park Ridge 60068 IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___ Medical Debt Yes Peoples Gas \$ 1,590.00 4.22 Last 4 digits of account number Creditor's Name 200 E. Randolph Dr When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago 60601 Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

Doc 1 Filed 03/21/18 Entered 03/21/18 15:34:18 Desc Main Case 18-08199 Page 28 of 64 Case Number (if known) **D**gcument Myrion Romaris Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.23	Robert J. Semrad	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name		
	20 S. Clark St., 28th floor	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60603	Contingent	
	City State Zip Code	Unliquidated	
_ v	ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
le	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Services Rendered	
Ī	Yes	Other. Specify	
4.24	Secretary of State	Last 4 digits of account number	<u>\$ 0.00</u>
	Creditor's Name		
	2701 S. Dirksen Pkwy.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	One in a Salah	Contingent	
	Springfield IL 62723 City State Zip Code	Unliquidated	
v	City State Zip Code Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
l .	community debt	Debts to pension or profit-sharing plans, and other similar debts	
IS	s the claim subject to offest? No	Notice Oak	
	Yes	Other. Specify Notice Only	
4.25	SNCHFIN	Last 4 digits of account number	\$ 260.00
4.20	Creditor's Name		
	1900 Hassell Rd.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Hoffman Estates IL 60169	Unliquidated	
v	City State Zip Code Vho owes the debt? Check one.	Disputed	
Г	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ΙĒ	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
7	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	_	
	No □.,	Other. Specify Debt Owed	
	Yes		

Doc 1 Filed 03/21/18 Entered 03/21/18 15:34:18 Desc Main Case 18-08199 Page 29 of 64 Case Number (if known) Document Myrion Romaris Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page **Total Claim** After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Southern Management \$ 1,900.00 Last 4 digits of account number _ Creditor's Name

PO BOX 149966	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Orlando FL 32814	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim: ☐	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify Collecting for Creditor	
Yes	outon oposity	
4.27 Sprint	Last 4 digits of account number 9290	\$ 2,094.00
Creditor's Name	<u> </u>	
8014 Bayberry Rd	When was the debt incurred? 2016-2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
laskasavilla El 20050	Contingent	
Jacksonville FL 32256	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Collecting for Creditor	
Yes		
4.28 T-Mobile	Last 4 digits of account number	<u>\$ 500.00</u>
Creditor's Name		
PO Box 742596	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Cincinnati OH 45274-2596	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	-	
Debtor 2 only	Turns of NONDRIODITY areas and alaims	
 	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Utility Bills/Cellular Service	
Yes	<u> </u>	

Case 18-08199 Doc 1 Page 30 of 64 Case Number (if known) **Document** Myrion Romaris Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.29	TCF Bank	Last 4 digits of account number	\$ <u>130.00</u>
	Creditor's Name		
	1405 Xenium Ln N Ste 180	When was the debt incurred?	
	Number Street		
	Names Caree		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Medicine Lake MN 55441		
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
		_	
	No	Other. Specify Credit Card or Credit Use	
	Yes		200.02
4.30	US Bank	Last 4 digits of account number	\$ <u>800.00</u>
	Creditor's Name		
	425 Walnut Street	When was the debt incurred?	
	Number Street		
	rames.		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Cincinnati OH 45202	Unliquidated	
	City State Zip Code		
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Town a Considerate Account	
	\blacksquare	Other. Specify Overdraft Account	
\vdash	Yes Tue Collular		↑ F 00 00
4.3	US Cellular	Last 4 digits of account number	<u>\$ 500.00</u>
	Creditor's Name		
	PO Box 7835	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	M	Contingent	
	Madison WI 53707-7835	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	L Stophica	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	=		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Utility Bills/Cellular Service	
	Yes	Outor. Opeonly	

Debtor 1	Myrion	Case 18-08199	Doc 1	Filed 03/21/18 Document	Entered 03/21/18 15:34:18 Page 31 of 64 Case Number (if known)	Desc Main
	First Name	Middle Name		Last Name		
Part 2	Your	NONPRIORITY Unsecured Cla	ims - Continua	ntion Page		
After listi	ng any er	ntries on this page, number t	hem beginnir	ng with 4.4, followed by 4.5	5, and so forth.	
4.32	JSMD Hos	spital at Arlington	_ Las	st 4 digits of account numbe	r	

After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.32	USMD Hospital at Arlington	Last 4 digits of account number	\$ <u>100.00</u>
	Creditor's Name		
	801 W Interstate 20	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Adlantas TV 70047	Contingent	
	Arlington TX 76017	Unliquidated	
l w	City State Zip Code /ho owes the debt? Check one.	Disputed	
Ιг	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ē	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify Medical Debt	
\vdash	Yes Village of Rosemont		\$ 200.00
4.33	Creditor's Name	Last 4 digits of account number	\$ 200.00
	9501 W Devon Avenue	When was the debt incurred?	
	Number Street		
		As of the date you file the claim is. Check all that each	
		As of the date you file, the claim is: Check all that apply. Contingent	
	Rosemont IL 60018	Unliquidated	
	City State Zip Code	Disputed	
<u>"</u>	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: ☐	
<u> </u>	Debtor 1 and Debtor 2 only	☐ Student loans	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
ls ls	community debt the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other, Specify Fines	
│	Yes	Other. Specify Fines	
4.34	Village of Schiller Park	Last 4 digits of account number	\$ 50.00
	Creditor's Name		
	9526 W. Irving park Rd	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Schiller Park IL 60176	Unliquidated	
l w	City State Zip Code /ho owes the debt? Check one.	Disputed	
Ιг	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
7	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
7	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify Fines	
	Yes		

Case 18-08199 Doc 1 Page 32 of 64 Case Number (if known) **Document** Myrion Romaris Debtor 1 First Name West Suburban Medical Center \$ 100.00 4.35 Last 4 digits of account number Creditor's Name 3 Erie Ct. When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Oak Park Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? Other. Specify Medical/Dental Services List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. San Marcos Court, Case # CC2017-244287RC On which entry in Part 1 or Part 2 list the original creditor? Name 201 E. Chicago Line 20 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number

Last 4 digits of account number _____ 0940

AZ 85225

State Zip Code

Ste 103

Chandler

City

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Myrion Debtor 1

Romaris

Add the Amounts for Each Type of Unsecured Claim

Document

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6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$	0.00
			Total claim	
Total claims from Part 2	6f. Student loans	6f.	\$	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	34,860.20
	6j. Total . Add lines 6f through 6i.	6j.	\$	34,860.20

Fil	ll in this in	Caso 19 formation to identi		iilad 02/21/19	Entered 03/21/18 15:34:18 4 of 64	Desc Main
De	ebtor 1	Myrion	Romaris	Clark		
υ.		First Name	Middle Name	Last Name		
	ebtor 2	Bridgett	Melissa	Rivers		
(Sp	oouse, if filing)	First Name	Middle Name	Last Name		
Ur	nited States	Bankruptcy Court for	the : <u>NORTHERN</u> District of <u>I</u>	LLINOIS (State)		
	ase Number f known)			_		Check if this is an
		orm 106C				amended filing
		orm 106G	ory Contracts and			12/1
nformadditi 1. D	nation. If national pages o you hav No. Ch Yes. Fill	nore space is needs, write your name e any executory content of the informal of the informal ely each person o	ded, copy the additional page, and case number (if known). contracts or unexpired leases? abmit this form to the court with ation below even if the contract recompany with whom you have	your other schedules. Y s or leases are listed in	h are equally responsible for supplying correct ntries, and attach it to this page. On the top of a four have nothing else to report on this form. Schedule A/B: Property (Official Form 106A/B) Then state what each contract or lease is for (ruction booklet for more examples of executory contracts).	for
	nexpired le		om you have the contract or k	ease	State what the contract or leas	e is for
2.1					-	
	Name					
	Number	Street			_	
	City		State Zip 0	Code	_	
	,					
2.2	Nome				-	
	Name				_	
	Number	Street				
	City		State Zip 0	Code	_	
2.3						
	Name				-	
	North	Otes et			_	
	Number	Street				
	City		State Zip 0	Code	_	
2.4	Name				-	
					_	
	Number	Street				
	City		State Zip 0	Code	_	
2.5						
	Name				-	
					_	
	Number	Street				

State Zip Code

City

Fill in this information to identify your case:					
Debtor 1	Myrion	Romaris	Clark		
	First Name	Middle Name	Last Name		
Debtor 2	Bridgett	Melissa	Rivers		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS		
			(State)		
Case Number	·		_		
(If known)					

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

		, , , , , , , , , , , , , , , , , , , ,					
1.	Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)						
	□ No.						
	Yes						
2.	Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)						
	No. Go to line 3.						
Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?							
		No No					
		Yes. Inwhich community state or territory did you live?	. Fill in the name and current address of that person.				
		Name of your spouse, former spouse or legal equivalent					
		Number Street					
		City State Zip Co	- do				
2	In C	olly State Zip Co.					
٥.		vn in line 2 again as a codebtor only if that person is a guarantor or cosigner. M					
		dule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule C	G (Official Form 106G). Use Schedule D,				
	Sche	edule E/F, or Schedule G to fill out Column 2.					
	Co	lumn 1: Your codebtor	Column 2: The creditor to whom you owe the debt				
			Check all schedules that apply:				
3.1	<u> </u>	Shanise Florale Cooper	Schedule D, line				
		ame	Schedule E/F, line 20				
	_	I2211 N Paradise Village Parkway umber Street	_				
		Phoenix AZ 85032	Schedule G, line				
	_	ity State Zip Code					
3.2	<u> </u>		Schedule D, line				
	N	ame	Schedule E/F, line				
	١	umber Street	Schedule G, line				
		ity State Zip Code					
3.3			Schedule D, line				
	_ N	ame	Schedule E/F, line				
	١	umber Street	Schedule G, line				
	-	ity State Zip Code	3				

Official Form 106H Record # 758279 Schedule H: Your Codebtors Page 1 of 1

Fill in this information to identify your case:						
Debtor 1	Myrion	Romaris	Clark			
	First Name	Middle Name	Last Name			
Debtor 2	Bridgett	Melissa	Rivers			
Spouse, if filing)	First Name	Middle Name	Last Name			

	ck if this is:				
Ш	An amended filing				
	A supplement showing post-petition				
	chapter 13 income as of the following date:				
	MM / DD / YYYY				

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment						
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse		
	If you have more than one job, attach a separate page with information about additional employers. Employment status		X Employed Not employed	ı	Employed Not employed		
	Include part-time, seasonal, or self-employed work.	Occupation	Ramp Agent		Cashier		
	Occupation may Include student or homemaker, if it applies.	Employers name	Total Airport Serv	ices	Five Star Parking		
		Employers address	34406 N. 27th St.	Ste. 140	600 S Spring Street, Ste 1750		
			Phoenix, AZ 8508	5	Los Angeles, CA 90014		
	How long employed there?		Since 10/1/2017				
Pa	Part 2: Give Details About Monthly Income						
Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.							
				For Debtor 1	For Debtor 2 or non-filing spouse		
2.	List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.			\$1,274.70	\$1,816.64		
3.	3. Estimate and list monthly overtime pay.			\$0.00	\$0.00		
4.	4. Calculate gross income. Add line 2 + line 3.			\$1,274.70	\$1,816.64		

 Official Form 106I
 Record # 758279
 Schedule I: Your Income
 Page 1 of 2

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Document Myrion Romaris Debtor 1 Case Number (if known)

Last Name

First Name

Middle Name

				For Debtor 1	For Debtor 2 or non-filing spouse	
	Copy	y line 4 here	4.	\$1,274.70	\$1,816.64	
5. L i		payroll deductions:	5-	0450.00	0005.40	
		ax, Medicare, and Social Security deductions	5a.	\$150.22	\$265.42	
		Mandatory contributions for retirement plans	5b. _	\$0.00	\$0.00	
		oluntary contributions for retirement plans	5c. —	\$0.00	\$0.00	
		Required repayments of retirement fund loans	5d. 	\$0.00	\$0.00	
		nsurance	5e.	\$0.00	\$0.00	
		Omestic support obligations	5f. 	\$0.00	\$0.00	
	-	Inion dues	5g. 	\$0.00	\$0.00	
0.4		Other deductions. Specify:	5h. —	\$0.00	\$0.00	
		payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$150.22	\$265.42	
		te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,124.48	\$1,551.22	
8. Li :		other income regularly received:				
	8a.	Net income from rental property and from operating a business,				
		profession, or farm				
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
		monthly net income.	8a.	\$0.00	\$0.00	
	8b.	Interest and dividends	8b.	\$0.00	\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.00	
		dependent regularly receive				
		Include alimony, spousal support, child support, maintenance, divorce				
		settlement, and property settlement.				
	8d.	Unemployment compensation	8d. 	\$0.00	\$0.00	
	8e.	Social Security	8e. 	\$0.00	\$0.00	
	8f.	Other government assistance that you regularly receive	8f.	\$0.00	\$511.00	
		Include cash assistance and the value (if known) of any non-cash				
		assistance that you receive, such as food stamps (benefits under the				
		Supplemental Nutrition Assistance Program) or housing subsidies.				
	0	Specify:		***		
	8g.	Pension or retirement income	8g. —	\$0.00	\$0.00	
	8h.	Other monthly income. Specify:	8h. —	\$0.00	\$0.00	
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00	\$511.00	
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$1,124.48 +	\$2,062.22	\$3,186.70
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u> </u>	ψ.,. <u>-</u> ο	Ψ <u>2</u> ,002.22	ψο, 100.70
11.	Inclu other Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are relative.	our dependen		Schedule J.	11\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Ce		•	applies	12. \$3,186.70
13.		ou expect an increase or decrease within the year after you file this form		,	• •	<u> </u>
	x I					

Fill in this i	nformation to identify y	our case:				
Debtor 1	Myrion	Romaris	Clark	Check if this is:		
	First Name	Middle Name	Last Name	An amende	ed filing	
Debtor 2	Bridgett	Melissa	Rivers	A suppleme	ent showing post	-petition chapter 13
(Spouse, if filing)	First Name	Middle Name	Last Name	income as o	of the following d	ate:
United State	s Bankruptcy Court for the :	NORTHERN DISTRICT OF	FILLINOIS			
Case Numbe (If known)	er		_	IVIIVI 7 DD 7		
Official F	orm 106J				filing for Debtor : separate house	2 because Debtor 2 hold.
Schedu	le J: Your Ex	penses			·	12/15
Be as complet	e and accurate as poss	ible. If two married people	e are filing together, both	are equally responsible for supplying	ng correct informa	ition. If
more space is question.	needed, attach another	sheet to this form. On th	e top of any additional pa	ages, write your name and case num	nber (if known). An	swer every
Part 1:	Describe Your Household	ı				
1. Is this a jo	oint case?					
No.	Go to line 2.					
X Yes.	Does Debtor 2 live in a	separate household?				
	X No.					
	Yes. Debtor 2 mu	st file a separate Schedule	e J.			
2. Do you	have dependents?	No No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not I Debtor 2	ist Debtor 1 and 2.		this information for lent	Daughter	_ age 6	No
	state the dependents'			2 449.1101		Yes
names.				Daughter	4	No
				Daughter		X Yes
						X No
						Yes
						X No
						Yes
						X No
						Yes
3. Do you	r expenses include	X No				100
expens	es of people other than	H_{ij}^{ij}				
yoursel	f and your dependents?					
Part 2:	Estimate Your Ongoing N	onthly Expenses				
_	•			m as a supplement in a Chapter 13 o	-	
the applicable		uptcy is filed. If this is a	supplemental Schedule J	I, check the box at the top of the forr	n and fill in	
		ash government assistar	nce if you know the value			
of such assis	tance and have included	d it on Schedule I: Your I	ncome (Official Form 106	SI.)	Y	our expenses
4. The rer	ntal or home ownership	expenses for your reside	nce. Include first mortgag	ge payments and		
any ren	t for the ground or lot.				4.	\$800.00
If not in	ncluded in line 4:					
4a. R	eal estate taxes				4a.	\$0.00
4b. Pi	roperty, homeowner's, or	renter's insurance			4b.	\$0.00
4c. H	ome maintenance, repair	, and upkeep expenses			4c.	\$0.00
4d. H	omeowner's association	or condominium dues			4d.	\$0.00

Debtor 1 Myrion Romaris Document Clark Page 39 of 64

Clark Case Number (if known)

			Your expens	es
Additional Mortgage payments for your residence	s, such as home equity loans	- 5.		\$0.0
Utilities:	. ,			
6a. Electricity, heat, natural gas		6a.		\$225.0
6b. Water, sewer, garbage collection		6b.		\$0.0
6c. Telephone, cell phone, internet, satellite, and	cable service	6c.		\$271.0
6d. Other. Specify:		6d.	\$	0.0
Food and housekeeping supplies		7.		\$750.
Childcare and children's education costs		8.		\$0.
Clothing, laundry, and dry cleaning		9.		\$180.
Personal care products and services		10.		\$75.
. Medical and dental expenses		11.		\$40.
Transportation. Include gas, maintenance, bus or to	rain fare.	12.		\$265.
Do not include car payments.				
. Entertainment, clubs, recreation, newspapers, ma	gazines, and books	13.		\$0.
Charitable contributions and religious donations		14.		\$0.
. Insurance.				
Do not include insurance deducted from your pay or	included in lines 4 or 20.			
15a. Life insurance		15a.		\$27
15b. Health insurance		15b.		\$0
15c. Vehicle insurance		15c.		\$125
15d. Other insurance. Specify:		15d.		\$0
. Taxes. Do not include taxes deducted from your pay	y or included in lines 4 or 20.			
Specify:		16.		\$0
. Installment or lease payments:				
17a. Car payments for Vehicle 1		17a.		\$367
17b. Car payments for Vehicle 2		17b.		\$0
17c. Other. Specify:		17c.		\$0
17d. Other. Specify:		17d.		\$0
Your payments of alimony, maintenance, and sup	port that you did not report as deducted			
from your pay on line 5, Schedule I, Your Income	(Official Form 106I).	18.		\$0.
. Other payments you make to support others who	do not live with you.			
Specify:		19.		\$0
Other real property expenses not included in lines	s 4 or 5 of this form or on <i>Schedule I</i> : Your Income.			
20a. Mortgages on other property		20a.		\$ 0.
20b. Real estate taxes		20b.	\$	0.
20c. Property, homeowner's, or renter's insurance		20c.	\$	0
20d. Maintenance, repair, and upkeep expenses		20d.	\$	0.
20e. Homeowner's association or condominium due	s.	20e.	\$	0.

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Romaris Myrion Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$50.00 Pet Care (\$50.00), 21. 21. Other. Specify: _ 22.. Your monthly expense: Add lines 4 through 21. \$3,175.27 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$3,186.70 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$3,175.27 23b. Copy your monthly expenses from line 22 above. 23b.-\$11.43 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 758279 Schedule J: Your Expenses Page 3 of 3

Fill in this in	formation to ident	ify your case:	
Debtor 1	Myrion	Romaris	Clark
	First Name	Middle Name	Last Name
Debtor 2	Bridgett	Melissa	Rivers
(Spouse, if filing)	First Name	Middle Name	Last Name
	, ,	the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)	ſ ₋		

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT	an attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury I declare that I have read	d the summary and schedules filed with this declaration and that they are true and
Under penalty of perjury, I declare that I have reaccorrect.	d the summary and schedules filed with this declaration and that they are true and
correct.	
	the summary and schedules filed with this declaration and that they are true and Signature of Debtor 2
correct. ★ /s/ Myrion Romaris Clark	✗ /s/ Bridgett Melissa Rivers

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before									
01. W I	01. What is your current marital status?								
Г	Married								
	Not married								
02 D u	During the last 3 years, have you lived anywhere other than where you live now?								
	□ No.								
Yes. List all of the places you lived in the last 3 years. Do not include where you live now.									
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2					
		lived there	Same as Debtor 1	lived there					
	3521 W Carroll Avenue, Chicago, IL 60624	From 11/2016	came as pestor 1	Same as Debtor 1					
	GOET W GUITON / WORLDON, GRIDGING, TE GOOZ !	To 02/2018							
			Same as Debtor 1	Come on Debter 1					
	12211 N Paradise Village Pk S	FROM 01/2016		Same as Debtor 1					
	Phoenix AZ 85032-7629	To 11/2016							
			Same as Debtor 1	Same as Debtor 1					
	11050 N Biltmore Dr	FROM 11/2015							
	Phoenix AZ 85029-7321	To 12/2015							
03 W i	thin the last 8 years, did you ever live with a spous	e or legal equivalent in a	community property state or territory? (Co	mmunity					
pr	operty states and territories include Arizona, Califo			-					
_	d Wisconsin.) No.								
_	Yes. Make sure you fill out Schedule H: Your Codeb	otors (Official Form 106H)							

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Romaris Clark Case Number (if known)

First Name Middle Name Last Name **Explain the Sources of Your Income** Part 2: Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, <u>\$3,</u>031 Wages, commissions, \$3,240 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$15,176 \$19,556 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2017) Operating a business Operating a business \$410 (store retagger) Wages, commissions, Wages, commissions, \$10,030 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below (before deductions and Describe below. (before deductions and exclusions) exclusions) SNAP benefits \$511 per month From January 1 of current year until the date you filed for bankruptcy: SNAP benefits \$511 per month For last calendar year: (January 1 to December 31, 2017) SNAP benefits For last calendar year: \$511 per month (January 1 to December 31, 2016)

Myrion

Debtor 1

Case Number (if known) __

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Romaris Clark Case

	riist Name	WIIC	idle Name	Last Name					
P	ат. 3. List Ce	rtain Payments You N	Made Before You Filed t	for Bankruptcy					
06	Are either Debtor 1's or Debtor 2's debts primarily consumer debts?								
	No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?								
	☐ No. Go to line 7.								
	Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.								
	Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?								
	_	. Go to line 7.							
	Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.								
				Dates of payments	Total amount paid	Amount you still o	we Was this payment for		
		Barnes Auto		Monthly	\$1,098	\$10,326	 Mortgage Car Credit card Loan repayment Suppliers or vendors Other 		
07	Insiders include corporations of vagent, including such as child su	your relatives; any g which you are an offi	general partners; relativ cer, director, person in rou operate as a sole p	ves of any general control, or owner	of 20% or more of their	who was an insider? of which you are a generally voting securities; and any ents for domestic support	y managing		
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment		
08	an insider? Include paymen No.	-	eed or cosigned by an i		transfer any property or	n account of a debt that b	enefited		
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name		
P	art 4: Identify	Legal actions, Repo	ssessions, and Foreclo	sures					

Debtor 1

Myrion

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Debto	or 1	IVIYITOTT	Rullialis	Clark	Case Number (If known)	
		First Name	Middle Name	Last Name		
09	List		ding personal injury cas		rt action, or administrative proceeding? es, collection suits, paternity actions, support or cu	stody
		No.				
		Yes. Fill in the details.				
		Occas Finance Inc. D	SPA ONAO	Nature of the case	Court or agency	Status of the case
		Grace Finance Inc. D		Contract	San Marcos Justice Court, Maricopa	Pending
		Myrion Romaris Clark	K, et. al,		County, Arizona	On appeal Concluded
		CC2017244287RC				Concluded
10		hin 1 year before you fileck all that apply and file		s any of your property repossess	ed, foreclosed, garnished, attached, seized, or levi	ied?
		No. Go to line 11				
		Yes. Fill in the informat	tion below.			
11	\A/;+	hin 00 daya bafara ya	, filed for bankruptov	did any araditor including a b	ank or financial institution, act off any amounts t	from your accounts
		refuse to make a paym		_	ank or financial institution, set off any amounts f	rom your accounts
		No. Go to line 11				
	_	Yes. Fill in the information				
12		hin 1 year before you f irt-appointed receiver,	• •		possession of an assignee for the benefit of cred	litors, a
	=	No. Yes.				
i	art 5	List Certain Gifts	and Contributions			
13	Wit	hin 2 years before you	filed for bankruptcy,	did you give any gifts with a to	tal value of more than \$600 per person?	
		No.				
		Yes. Fill in the details f	or each gift.			
14	Wit	hin 2 years before you	i filed for bankruptcy,	did you give any gifts or contri	butions with a total value of more than \$600 to a	ny charity?
		No.				
		Yes. Fill in the details f	or each gift.			
P	art 6	List Certain Losse	es.			
15		hin 1 year before you to mbling?	filed for bankruptcy or	r since you filed for bankruptcy	, did you lose anything because of theft, fire, oth	ner disaster, or
	_	No.				
	Ц	Yes. Fill in the details f	or each gift.			
F	art 7	List Certain Paym	ents or Transfers			
16	cor	sulted about seeking	bankruptcy or prepari	ng a bankruptcy petition?	n your behalf pay or transfer any property to any encies for services required in your bankruptcy.	one you
	_	No.			. 3	
	=	Yes. Fill in the details				
	_					

Case 18-08199 Doc 1

Filed 03/21/18 Entered 03/21/18 15:34:18 Desc Main Page 46 of 64 Document Myrion Romaris Clark Case Number (if known) First Name Middle Name Last Name Party Contact Info Description and value of any property transferred Date payment Amount of payment or transfer Geraci Law L.L.C. \$3,030.00 55 E. Monroe Street #3400 Chicago,IL 60603 **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services 2018 \$25.00 Hananwill Credit Counseling 115 N. Cross St Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) \prod Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved. closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details.

Describe the contents

Who else had access to it?

Do you still have it?

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Jepto	r 1	iviyiioii	Rullialis	Clark	Case Number (If known)	
		First Name	Middle Name	Last Name		
22	Hav	e you stored property i	n a storage unit or	place other than your home within 1 ye	ear before you filed for bankruptcy?	
		No				
	=	Yes. Fill in the details.				
	Ш	res. r iii iir the details.		Who else has or had access to it?	Describe the contents	Do you still
				Willo else has of had access to it?	Describe the contents	have it?
	-10	Identify Property Yo	u Hold or Control fr	or Sameana Elsa		
Lt	art 9:	incinny reporty re				
23	-	ou hold or control any comeone.	property that som	eone else owns? Include any property	you borrowed from, are storing for, or hol	d in trust
		No.				
		Yes. Fill in the details.				
	_			Where is the property?	Describe the property	Value
	rt 10					
For	the p	ourpose of Part 10, the	following definitio	ns apply:		
1	haza	rdous or toxic substan	ces, wastes, or ma	or local statute or regulation concerning terial into the air, land, soil, surface wa the cleanup of these substances, waste	iter, groundwater, or other medium,	
		means any location, fac used to own, operate, c			, whether you now own, operate, or utilize	•
				onmental law defines as a hazardous wa taminant, or similar term.	aste, hazardous substance, toxic	
Rep	ort a	III notices, releases, an	d proceedings tha	t you know about, regardless of when t	hey occurred.	
24	Has	any governmental unit	notified you that y	ou may be liable or potentially liable u	nder or in violation of an environmental la	w?
		No.				
	\Box	Yes. Fill in the details.				
	_			Governmental unit	Environmental law, if you know it	Date of notice
25	Hav	e you notified any gove	ernmental unit of a	ny release of hazardous material?		
		No.				
	$\overline{\Box}$	Yes. Fill in the details.				
				Governmental unit	Environmental law, if you know it	Date of notice
26	Hav	e you been a party in a	ny judicial or admi	nistrative proceeding under any enviro	nmental law? Include settlements and ord	lers.
		No.				
	\Box	Yes. Fill in the details.				
				Court or agency	Nature of the case	Status of the case
Pa	rt 11	Give Details About	Your Business or Co	nnections to Any Business		
27	\A/:4L	in 4 wasna bafana way f	ilad far bankırınta	u did van aven a brosinasa ay baya ay	of the fellowing competions to any busin	2
27		_		-	of the following connections to any busine	essr
		= ' '		a trade, profession, or other activity, eit	·	
		=		ny (LLC) or limited liability partnership	(LLP)	
		A partner in a partner	ership			
		An officer, director,	or managing exec	utive of a corporation		
		An owner of at least	5% of the voting	or equity securities of a corporation		
	_		_			
		No. None of the above a				
		Yes. Check all that apply	y above and fill in th	ne details below for each business.		

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Clark Debtor 1 Myrion Romaris Case Number (if known) _ First Name Middle Name Last Name Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No. Yes. Fill in the details. Date issued Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ★ /s/ Myrion Romaris Clark ✗ /s/ Bridgett Melissa Rivers Signature of Debtor 2 Signature of Debtor 1 Date _02/26/2018 Date 02/26/2018 MM / DD / YYYY MM / DD / YYYY Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? Yes. Name of person _ _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Fill in this		oco 19 09100 ion to identify your case			ed 03/21/18 15:34:18 9 of 64	Desc Main	
Debtor 1	Myri	on F	Romaris	Clark			
Debtor 2	First Nar			ast Name Rivers			
(Spouse, if filing	ng) First Nar	ne Mi	iddle Name L	ast Name			
United Sta	ates Bankrup	otcy Court for the : <u>NORTI</u>	HERN District of ILLINOIS	_			
Case Nun (If known)	nber		(;	State)		Check if this is an amended filing	
Official	Form	108					
			r Individuals Fili	ing Under Chap	ter 7		12/15
f you are an	ı individua	I filing under chapter 7,	you must fill out this form	if:			
creditors	have claim	s secured by your prop	perty, or				
you have	leased per	sonal property and the	lease has not expired.				
You must fil	e this forn	n with the court within 3	0 days after you file your b	ankruptcy petition or by the	e date set for the meeting of creditor	ors,	
whichever is	s earlier, u	nless the court extends	the time for cause. You mu	ust also send copies to the	creditors and lessors you list.		
f two marrie	ed people a	are filing together in a jo	oint case, both are equally	responsible for supplying o	correct information.		
Both debtor	s must sig	n and date the form.					
=			-	h a separate sheet to this for	orm. On the top of any additional pa	ages,	
write your n	ame and c	ase number (if known).					
Part 1:	List You	ır Creditors Who Have Se	cured Claims				
=	creditors t	=	of Schedule D: Creditors W	/ho Have Claims Secured b	y Property (Official Form 106D), fill	in the	
Identify t	the credito	or and the property that	is collateral	What do you intend to do secures a debt?	with the property that	Did you claim the property as exempt on Schedule C?	
Credito	or's			☐ Surrender the pr	operty	☐ No	
name:		Barnes Auto		$_$ \square Retain the prope	erty and redeem it	Yes	
Doscrir	ation of	2008 Dodge Charger w	rith over 110.000 miles	Retain the prope	erty and enter into a	100	
Descrip propert				Reaffirmation Ag	greement		
propert	-			_			
securin							
securin	ig debt.				erty and [explain]:		
securin Credito				Surrender the pr	erty and [explain]:	■ No	
		Pelican AUTO Finance	, L	Surrender the pr	erty and [explain]:	_	
Credito name:	or's			Surrender the pr	erty and [explain]: roperty erty and redeem it	■ No □ Yes	
Credito name:	or's	Pelican AUTO Finance		Surrender the property Retain the property Ret	erty and [explain]: roperty erty and redeem it erty and enter into a	_	
Credito name: Descrip	or's			Surrender the property Retain the property Reaffirmation Ag	erty and [explain]: roperty erty and redeem it erty and enter into a greement.	_	
Credito name: Descrip	or's			Surrender the property Retain the property Reaffirmation Ag	erty and [explain]: roperty erty and redeem it erty and enter into a	_	

☐ Surrender the property

☐ Surrender the property

Retain the property and redeem it

Reaffirmation Agreement.

Retain the property and enter into a

Retain the property and [explain]: ___

Retain the property and redeem it

Reaffirmation Agreement.

Retain the property and enter into a

Retain the property and [explain]: __

☐ No

☐ Yes

☐ No

☐ Yes

property securing debt:

Creditor's

Description of

name:

property securing debt:

Creditor's name:

Description of

Myrion

Case 18-08199

Doc 1

Desc Main

First Name

Part 2: List Your Unexpired Personal Property Leases						
For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G),						
fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet						
ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).						
Describe your unexpired personal property leases	Will the lease be assumed?					
Lessor's name:	☐ No					
Description of leased property:	Yes					
property.						
Lessor's name:	☐ No					
Description of leased property:	Yes					
Lessor's name:	□No					
Description of leased property:	Yes					
Lessor's name:	□No					
Description of leased property:	□Yes					
Lessor's name:	□No					
Description of leased property:	□Yes					
Lessor's name:	□No					
Description of leased property:	Yes					
Lessor's name:	□ No					
Description of leased property:	Yes					
Part 3: Sign Below						

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

🗶 /s/ Myrion Romaris Clark

🗶 /s/ Bridgett Melissa Rivers

Signature of Debtor 1

Signature of Debtor 2

Date Dated: 02/26/2018 MM / DD / YYYY

Date <u>Dated: 02/26/2018</u> MM / DD / YYYY

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

n	10	Δ

Myrion Romaris Clark and Bridgett Melissa Rivers / Debtors			Case No:			
/ DC	Debtors			Chapter:	Chapter 7	
		DISCLOSURE OF COM	PENSATION OF ATTORNEY	FOR DEB	TOR	
	npensation	to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) paid to me within one year before the filing of the be rendered on behalf of the debtor(s) in contempt	e petition in bankruptcy, or agree	d to be paid	to me, for services	
	For legal	I services, I have agreed to accept	\$2,695.00			
	Prior to t	the filing of this statement I have received	\$2,695.00			
	Balance	Due	\$0.00			
2.	The source	ce of the compensation paid to me was:				
	De	btor(s) Other: (specify)				
3.	The source	ce of compensation to be paid to me is:				
	D	ebtor(s) Other: (specify)				
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.					
	of m	we agreed to share the above-disclosed compensative law firm. A copy of the agreement, together with				
5.	In return case, incl	for the above-disclosed fee, I have agreed to rend uding:	er legal service for all aspects of	the bankrup	otcy	
	a. Ana	lysis of the debtor's financial situation, and rende	ering advice to the debtor in deter	mining whe	ether to file a petition in	
	bank	cruptey;				
	-	paration and filing of any petition, schedules, state	-		iired;	
	c. Repi	resentation of the debtor at the meeting of creditor	rs, and any adjourned hearings th	ereof;		
6.	By agrees	ment with the debtor(s), the above-disclosed fee d	loes not include the following ser	vice:		
cha		NOT include missed meeting or court dates, ame al lien avoidances, dischargeability actions, other	-	-		
			ERTIFICATION			
		I certify that the foregoing is a complete st payment to me for representation of the debtor		-	r	
		Date: 03/19/2018 /s	s/ Ricardo Gomez			
		Date S	Signature of Attorney			

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Geraci Law L.L.C.
Name of law firm

Case 18-08199 Gereci Lawilled-03/2 Illinois Indiana Wisconsin 5:34:18 Headquarters: 55 E. Monroe Street, #3400 Chicago Illinois Page 52507072 Chicago Chicago Illinois P

Date: 3/19/2018



Retainer Agreement Chapter 7 - Pre-filing

Notation Aground the Property of the Property
Services before filing in Court: I retain Geraci Law L.L.C. to prepare to file a Chapter 7 bankruptcy petition in court. I agree to pay, by debit only, a flat fee for services before filing in court of \$ _1,500.00 at \$ {
The flat fee for pre-filing work pays for: consultation after hiring us, (before retaining us is free) preparation petition, phone calls, emails, web messages; processing and reviewing documents that we requested from you including faxes, email attachments, web uploads and mail; office appointment to review and sign your petition; filing your case in court. Excluded: appearance in any court or proceeding; taking calls from your creditors or bill collectors. If you decide to pre-pay, or pay for ALL services before and after we file your case in court, all work until case closing is included except: missed section 341 meetings; amendments to schedules; adversary proceedings; any motions including to reopen, avoid judgment liens, for enlargement of time; any contested matter including but not limited to objections to exemptions, motions to dismiss; attending rule 2004 examinations; reviewing documents that we did not specifically request from you; appearance other than bankruptcy court. With "flat fee", rather than hourly, you know in advance your entire cost unless additional work is required and it usually is cheaper, but you may choose to pay for our services billed hourly at \$75 -\$450/hour, and pay in advance a security retaier, which may cost you more, or less than a flat fee. Advance Payment Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into a client trust account. We will only refund unearned fees You may enter into a security retainer agreement with another law firm: we will not because you may lose funds held in our trust account which may be assets in a Chapter 7.
Termination. If you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & sign my petition according to this schedule, I agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates shown above. We will only refund fees not earned. Wisconsin: We will submit any unresolved dispute about the fee to binding arbitration within 30 days of receiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection if the we fail to provide a refund of unearned advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding arbitration, you must provide written notice of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you within 30 days of the dispute to the dispute to the satisfaction of you within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you within 30 days of the dispute to the dispute from the client, we shall submit the dispute to binding arbitration. Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that more than one attorney or staff will work on your file there is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". Change in circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited amount of circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited amount of the fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited amount of the fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited amount of l

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Myrion Romaris Clark and Bridgett Melissa Rivers / Debtors

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 02/26/2018 /s/ Myrion Romaris Clark X Date & Sign

Dated: 02/26/2018 /s/ Bridgett Melissa Rivers X Date & Sign

Myrion Romaris Clark

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Bridgett Melissa Rivers

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

Document Page 54 of 64 In re Myrion Romaris Clark and Bridgett Melissa Rivers / Debtors

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

UNITED STATES BANKRUPTCY COURT

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Myrion Romaris Clark and Bridgett Melissa Rivers / Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 02/26/2018	/s/ Myrion Romaris Clark
	Myrion Romaris Clark
Dated: 02/26/2018	/s/ Bridgett Melissa Rivers
	Bridgett Melissa Rivers
Dated: 03/19/2018	/s/ Ricardo Gomez
	Attorney: Ricardo Gomez

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Debtor 1 Myrion Romaris Clark Case Number (if known) Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) What kind of debts do 16. as "incurred by an individual primarily for a personal, family, or household purpose." vou have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and Do you estimate that after administrative expenses are paid that funds will be available to distribute to unsecured creditors? any exempt property is excluded and administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? 1-49 1,000-5,000 **25,001-50,000** 18. How many creditors do you estimate that you □ 50-99 5,001-10,000 50,001-100,000 owe? **1**0,001-25,000 100-199 ■ More than 100,000 200-999 □ \$1,000,001-\$10 million □\$500.000.001-\$1 billion \$0-\$50,000 19. How much do you estimate your assets to \$50,001-\$100,000 ■ \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion be worth? □ \$50,000,001-\$100 million **\$100,001-\$500,000** □\$10,000,000,001-\$50 billion □ \$100.000.001-\$500 million ☐More than \$50 billion \$500,001-\$1 million \$0-\$50,000 □ \$1,000,001-\$10 million □\$500,000,001-\$1 billion 20. How much do you estimate your liabilities ■ \$10,000,001-\$50 million ☐ \$1,000,000,001-\$10 billion \$50,001-\$100,000 to be? **\$100,001-\$500,000** □ \$50,000,001-\$100 million \$10,000,000,001-\$50 billion □ \$500,001-\$1 million ☐ \$100,000,001-\$500 million ☐ More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Mym Clink Signature of Debtor 1 Executed on : 2 / 26 /2018 MM / DD / YYYY

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Debtor 1	Myrion	Romaris	Clark	Case Number (if	known)	
	First Name	Middle Name	Last Name			
represe if you ar by an at	r attorney, if you are nted by one re not represented torney, you do not file this page.	proceed under Chapter each chapter for which 11 U.S.C. § 342(b) and	ebtor(s) named in this petition, or 7, 11, 12, or 13 of title 11, Unit the person is eligible. I also ce d, in a case in which § 707(b)(4) chedules filed with the petition in	ed States Code, and have exp rtify that I have delivered to the (D) applies, certify that I have r s incorrect.	lained the relief available debtor(s) the notice re	ole under equired by inquiry that
		Ricardo (Gomez			
		Printed name				
		Geraci Lav	w L.L.C.			
		Firm name				
			roe St., #3400			
		Number Street				
		Chicago		IL	60603	
		City		State	ZIP Code	
		Contact Phone _	312-332-1800	Email addre	ess ndil@geracil	aw.com
		6322543		IL		
		Bar number		State	_	

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Debtor 1 Myrion Romaris Clark First Name Middle Name Last Name Debtor 2 Bridgett Melissa Rivers (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the : NORTHERN District of ILLINOIS (State)	Fill in this in	nformation to ident	ify your case:	
Debtor 2 Bridgett Melissa Rivers (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the : NORTHERN District of ILLINOIS (State)	Debtor 1	Myrion	Romaris	Clark
(Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)		First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)	Debtor 2	Bridgett	Melissa	Rivers
(State)	(Spouse, if filing)	First Name	Middle Name	Last Name
	United States		the : <u>NORTHERN</u> District of	

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to help you	ou fill out bankruptcy forms?
■ No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
1 01	hedules filed with this declaration and that they are true and nature of Debtor 2 e : 0/2018 MM / DD / YYYY

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Debtor 1	Myrion	Romaris	Clark	Case Number (if known)
	First Name	Middle Name	Last Name	
²⁸ Wit	hin 2 years before titutions, creditors	you filed for bankruptcy, did y , or other parties.	you give a financial statement	to anyone about your business? Include all financial
	No.			
	Yes. Fill in the deta	ails.		
		Date iss	aed	
Part 12	Sign Below			
answ in co 18 U.	ers are true and co	orrect. I understand that makin nkruptcy case can result in fir 1519, and 3571.	ng a false statement, concealing support of \$250,000, or imprisor Signature of	and I declare under penalty of perjury that the gropperty, or obtaining money or property by fraudment for up to 20 years, or both. Sebtor 2 26 /2018 DD / YYYY
Did y	ou attach addition	al pages to Your Statement of	Financial Affairs for Individua	Is Filing for Bankruptcy (Official Form 107)?
■ N	es			
Did y	ou pay or agree to	pay someone who is not an a	ttorney to help you fill out ban	kruptcy forms?
N	0			
П	es. Name of perso	on		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Romaris Descument Page 60 of 64 for (if known)

First Name Middle Name Last Name **List Your Unexpired Personal Property Leases** Part 2: For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2). Describe your unexpired personal property leases Will the lease be assumed? Lessor's name: ☐ No ☐ Yes Description of leased property: Lessor's name: П No ☐ Yes Description of leased property: Lessor's name: ☐ No Yes Description of leased property: Lessor's name: □No ☐Yes Description of leased property: Lessor's name: □No □Yes Description of leased property: Lessor's name: □No Yes Description of leased property: Lessor's name: ☐ No ☐ Yes Description of leased property: Part 3: Sign Below Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a deby and any personal property that is subject to an unexpired lease. X Myn Unle Signature of Debtor 1 Date Dated: 2 /26 /20

Official Form 108

Myrion

Debtor 1

Record # 758279

Statement of Intention for Individuals Filing Under Chapter 7

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- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
 b. Failure to keep books and records documenting your financial affairs.
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal of Bankruptcy laws before the case

Dated: 2 / 2018

Dated: 2 / 2018

Dated: 2 / 2018

Dated: 2 / 2018

Dated: 3 / 2018

Dated: 3 / 3 / 2018

Dated: 3 / 3 / 2018

Bridgett Melissa Rivers

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Myrion Romaris Clark and Bridgett Melissa Rivers / Debtors

In re

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND	GORRECT.
Dated: 2 126 12018 Myrion Romaris Clark	X Date & Sign
Dated: 2 10 /2018 Bridgett Melissa Rivers	X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisopment or both. 18 U.S.C. 152 and 3571.

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Debtor '	Myrion	Romaris	Clark	Case Number (if known)		
·	First Name	Middle Name	Last Name			
				Column A Debtor 1	Column B Debtor 2 or non-filling spouse	
8. Une	mployment compens	ation		\$0.00	\$0.00	
Do i und	not enter the amount if er the Social Security A	f you contend that the amount r Act. Instead, list it here:	eceived was a benefit			
For	you					
For	your spouse					
	nsion or retirement in efit under the Social S	come. Do not include any amo	unt received that was a	\$0.00	\$0.00	
Do as a	not include any benefi a victim of a war crime	, a crime against humanity, or i	ecurity Act or payments received			
10a.	•			\$0.00	\$ 0.00	
10b.	Other Governme	ent Assistance,		\$ 0.00	\$511.00	
10c.	Total amounts from s	eparate pages, if any.		\$0.00	\$511.00	
11. Cal colu	culate your total curre ımn. Then add the tota	ent monthly income. Add lines al for Column A to the total for C	: 2 through 10 for each Column B.	\$1,274.68 +	\$2,293.11 =	\$3,567.79
Part 2		ether the Means Test Applies to				
12a.			11	Copy line 11 here	12a.	\$3,567.79
	Multiply by 12 (the r	number of months in a year).				x 12
12b.	The result is your ar	nnual income for this part of the	e form.		12b.	\$42,813.48
13. Cal e	culate the median fam	nily income that applies to you	J. Follow these steps:		Enconnu	***************************************
Fill i	n the state in which yo	ou live.	IL			
Fill i	n the number of peopl	le in your household.	4			
To f	ind a list of applicable		f household nline using the link specified in the at the bankruptcy clerk's office.		13.	\$94,472.00
14. Hov	v do the lines compar	re?				
14a.	x ine 12b is less th Go to Part 3.	nan or equal to line 13. On the t	op of page 1, check box 1, There	is no presumption of abuse.		
14b.		than line 13. On the top of page fill out Form 122A-2.	1, check box 2, The presumption	n of abuse is determined by Form 12	2A-2.	
Part 3	Sign Below					
	111	eclare under penalty of perjury to the control of perjury to the control of the c	that the information on his states	ent and in any attachments is followed and in any attachments is followed at the second and the second at the seco	nd correct.	
	Date:: <u>2</u> /	_	Date	:: <u>² / ² </u>		
	If you checked line 1	I4a, do NOT fill out or file Form				
		4b, fill out Form 122A-2 and file				

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Form B 201A, Notice to Consumer Debtor(s)

In re Myrion Romaris Clark and Bridgett Melissa Rivers / Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: <u>2 / 2 6 /</u>2018

Myrion Romaris Clark

X Date & Sign

Dated:

Bridgett Melissa Rivers

X Date & Sign

Dated: 2 / 26 /2018

Attorney: Ricardo Gomez-